Case 12-11956-DWH B6 Summary (Form 6 - Summary) (12/07)

Filed 07/05/12 Entered 07/05/12 19:04:09 Doc 12 Document Page 1 of 42 United States Bankruptcy Court

Desc Main

Northern District of Mississippi

IN RE:		Case No. 1:12-bk-11956
Doole, David		Chapter 7
·	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 81,125.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 101,532.25	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 27,727.36	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 420,086.60	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,604.81
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 4,582.80
	TOTAL	20	\$ 81,125.00	\$ 549,346.21	

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Document Page 2 of 42

Desc Main

United States Bankruptcy Court Northern District of Mississippi

IN RE:		Case No. 1:12-bk-11956
Doole, David		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 27,727.36
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 27,727.36

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,604.81
Average Expenses (from Schedule J, Line 18)	\$ 4,582.80
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 4,697.03

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 20,582.25
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 27,727.36	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 420,086.60
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 440,668.85

Filed 07/05/12 Entered 07/05/12 19:04:09 Doc 12 Document

Page 3 of 42

Desc Main

(If known)

IN RE Doole, David

©1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No. 1:12-bk-11956

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

Debtor(s)

IN RE Doole, David

_____ Case No. 1:12-bk-11956

(If known)

Desc Main

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash on hand		100.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.	Х			
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		wearing apparel	J	75.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main

Debtor(s)

Document Page 5 of 42

IN RE Doole, David

___ Case No. <u>1:12-bk-11956</u> (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

				•	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		2011 Ford F-150	J	29,025.00
	other vehicles and accessories.		2011 Ford Flex	J	26,925.00
			Mobile Home located at 396 A Cooper Road, Byhalia, MS. Mobile home is located on debtor's brother's property and is occupied and paid for by debtor's father.		25,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.	X			
	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
31.	Animals.	^			

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Document

Debtor(s)

Page 6 of 42

Desc Main

IN RE Doole, David

_ Case No. <u>1:12-bk-11956</u> (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	X X X X			
		TO'	ΓAL	81,125.00

R6C (Case Official For	12-1	1956	i-DWH	ł
BOC (Official For	m oc)(U4/1U)		

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Document

Page 7 of 42

Desc Main

(If known)

IN RE Doole, David

Case No. 1:12-bk-11956 Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	
(Check one box)	

Check if debtor claims a homestead exemption that exceeds \$146,450. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY cash on hand wearing apparel	MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi) MCA § 85-3-1(a)(i), (ii), (iii), (iv), (v),(vi)	100.00 75.00	100.00 75.00

Doc 12 Filed 07/05/12 Document

Debtor(s)

Entered 07/05/12 19:04:09 Page 8 of 42

IN RE Doole, David

Case No. 1:12-bk-11956 (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 46849205			purchase money loan for 2011 Ford Flex	T	T		34,724.07	7,799.07
Ford Motor Credit Company, LLC PO Box 6275 Dearborn, MI 48121-6275								
			VALUE \$ 26,925.00		L			
ACCOUNT NO. 46508639 Ford Motor Credit Company, LLC PO Box 6275 Dearborn, MI 48121-6275			purchase money loan for 2011 Ford F-150				29,680.42	655.42
	İ		VALUE \$ 29,025.00					
ACCOUNT NO. 446304 Vanderbilt Mortgage And Finance PO Box 9800 Maryville, TN 37802-9800			purchase money loan for mobile home occupied and paid for by debtor's father				37,127.76	12,127.76
			VALUE \$ 25,000.00					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached	•		(Total of the	is p	_	e)	\$ 101,532.25	\$ 20,582.25
			(Use only on la		Tot page		\$ 101,532.25	\$ 20,582.25

(Report also or Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

1 continuation sheets attached

Doc 12 Document

Debtor(s)

Filed 07/05/12 Entered 07/05/12 19:04:09 Page 9 of 42

IN RE Doole, David

©1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case No. 1:12-bk-11956 (If known)

Desc Main

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10). * Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document

Page 10 of 42

(If known)

IN RE Doole, David

Debtor(s)

_ Case No. <u>1:12-bk-11956</u>

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

			(Type of Friends to Camina Edited on Find State						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.	1		taxes due for tax year 2008	T	l				
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346			-				27,727.36	27,727.36	
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no. 1 of 1 continuation shee Schedule of Creditors Holding Unsecured Priorit	ts att	ached	to (Totals of t	Sub			\$ 27,727.36	\$ 27,727.3 6	\$
-	-			,	Tot	al	27,727.36	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
			nedule E. Report also on the Summary of Sci	,	Tot	al	\$ 21,121.30		
(U report also on t	se o ne S	nly on tatistic	last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plic ed D	abl Oata	e, ı.)		\$ 27,727.36	\$

Document

Page 11 of 42

Desc Main

IN RE Doole, David

Debtor(s)

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Case No. 1:12-bk-11956 (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS AMOUNT DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM revolving charge account ACCOUNT NO. American Express PO Box 981535 El Paso, TX 79998-1535 18,430.00 collection account ACCOUNT NO. **Arrow Financial Services** 21031 Network PI Chicago, IL 60673-1210 800.00 collection account ACCOUNT NO. **Arrow Financial Services** 5596 West Touchy Avenue Niles, IL 60714 14,100.00 collection account ACCOUNT NO. **B-Line, LLC** Ms 500 PO Box 91121 Seattle, WA 98111-9221

6 continuation sheets attached

Subtotal (Total of this page)

35,900.64

2,570.64

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document

Page 12 of 42

IN RE Doole, David

Debtor(s)

_ Case No. <u>1:12-bk-</u>11956 (If known)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			collection account	Н		Ħ	
B-Line, LLC Ms 500 PO Box 91121 Seattle, WA 98111-9221							1,331.34
ACCOUNT NO.			collection account				
B-Line, LLC Ms 500 PO Box 91121 Seattle, WA 98111-9221							555.49
ACCOUNT NO.			rental of equipment				
Baker Rental And Leasing PO Box 25609 Richmond, VA 23260-5609							1,500.00
ACCOUNT NO. 4319-0386-0113-0154			revolving charge account				1,300.00
Bank Of America PO Box 15028 Wilmington, DE 19850-5028							
ACCOUNT NO. 5542-8511-0059-3375			revolving charge account				1,864.30
Bank Of America PO Box 15028 Wilmington, DE 19850-5028							1 457 40
ACCOUNT NO. 422482700480283			revolving charge account	Н			1,457.48
Bank Of America PO Box 15028 Wilmington, DE 19850-5028							
ACCOUNT NO.			collection accounts	H		H	8,079.00
Becket & Lee, LLP PO Box 3001 Malvern, PA 19355-0701	1						
Sheet no. 1 of 6 continuation sheets attached to				C1-1	404	Ц	12,526.19
Sheet no. <u>1</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Repor	als	age Fota o o	e) al n	\$ 27,313.80
			the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate				\$

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document

Page 13 of 42

IN RE Doole, David

Debtor(s)

_ Case No. <u>1:12-bk-</u>11956 (If known)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5291-0715-0139-6525			revolving charge account	H		H	
Capital One PO Box 30285 Salt Lake City, UT 84130-0285							1,075.00
ACCOUNT NO. 43886420448992	<u> </u>		revolving charge account	H		H	1,070.00
Capital One PO Box 30285 Salt Lake City, UT 84130-0285							1,845.00
ACCOUNT NO. 10027811414904			revolving charge account			H	1,010100
Chase PO Box 15298 Wilmington, DE 19850-5298							8,000.00
ACCOUNT NO.			revolving charge account				
Citibank, N.A. PO Box 6191 Sioux Falls, SD 57117-6191							442.45
ACCOUNT NO.			Assignee or other notification for:	\vdash		H	443.15
Citi Cards PO Box 6500 Sioux Falls, SD 57117-6500			Citibank, N.A.				
ACCOUNT NO. 2723688			revolving charge account				
Cross Country Bank PO Box 310711 Boca Raton, FL 33431-0711							2,571.00
ACCOUNT NO. 4227-0974-8425-9424			revolving charge account	\vdash		$ \cdot $	2,371.00
Cross Country Bank PO Box 310711 Boca Raton, FL 33431-0711							
Sharters 2 of 6 of of the state				L .		Ц	275.00
Sheet no. 2 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	7	age Fota	e) al	\$ 14,209.15
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	al	\$

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Document

Page 14 of 42

Desc Main

IN RE Doole, David

©1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No. <u>1:12-bk-11956</u> (If known)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4227-0972-9410-1048			revolving charge account				
Cross Country Bank PO Box 310711 Boca Raton, FL 33431-0711							2,000.00
ACCOUNT NO. 0713262335			revolving charge account/BP Card				
GE Money Bank Attn Bankruptcy Department PO Box 103104 Roswell, GA 30076-9104							320.00
ACCOUNT NO. 196360257			revolving charge account/JC Penney Card				
GE Money Bank Attn Bankruptcy Department PO Box 103104 Roswell, GA 30076-9104							1,678.00
ACCOUNT NO.			revolving charge account/Walmart Card				
GE Money Bank Attn Bankruptcy Department PO Box 103104 Roswell, GA 30076-9104							700.00
ACCOUNT NO.			collection account			7	700.00
Greenpoint Credit 10089 Willow Creek Rd San Diego, CA 92131-1697							21,000.00
ACCOUNT NO. 3572			taxes owed for 1997 tax year				21,000.00
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346							40 640 05
ACCOUNT NO. 3572			taxes owed for 2000 tax year	Н			19,619.05
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346			Taxoo office for 2000 tax year				04 774 04
Sheet no. 3 of 6 continuation sheets attached to	_			Sub		- 1	91,771.81
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Stammary of Certain Liabilities and Relate	T also atis	ota o o tica	ป n ป	\$ 137,088.86 \$

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document

Page 15 of 42

IN RE Doole, David

Debtor(s)

_ Case No. <u>1:12-bk-</u>11956 (If known)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3572			taxes owed for 2001 tax year	H		H	
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346							8,142.41
ACCOUNT NO. 3572	-		taxes owed for 2002 tax year	H		H	0,142.41
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346			taxes owed for 2002 tax year				14,130.15
ACCOUNT NO. 3572			taxes owed for 2003 tax year	H		H	14,100.10
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346			·				8,500.00
ACCOUNT NO. 3572			taxes owed for 2004 tax year				
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346							
L GGGVVVVVV OF TO	-		taxes awad for 2005 tax year				59,786.69
ACCOUNT NO. 3572 Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346			taxes owed for 2005 tax year				66 604 51
ACCOUNT NO. 3572			taxes owed for 2006 tax year	H		\dashv	66,694.51
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346			, , , , , , , , , , , , , , , , , , , ,				12,640.32
ACCOUNT NO.			collection account	H		\dashv	. 2,0-70.02
National Asset Management PO Box 723367 Atlanta, GA 31139-0367							2 540 00
Sheet no. 4 of 6 continuation sheets attached to				L Sub	tota		3,540.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T als tatis	age Fota o o tica	e) al n al	\$ 173,434.08 \$

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document

Page 16 of 42

IN RE Doole, David

Debtor(s)

_ Case No. <u>1:12-bk-</u>11956 (If known)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			collection account			H	
NCO Financial Systems PO Box 4275 Norcross, GA 30091-4275							2,570.00
ACCOUNT NO.			collection account			H	2,070.00
Northland Group Inc PO Box 390846 Edina, MN 55439-0846							710.00
ACCOUNT NO.			collection account			Н	7 10.00
Plaza Associates JAF Station PO Box 2769 New York, NY 10116-2769							303.00
ACCOUNT NO.			collection account				
Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587							
ACCOUNT NO.			revolving charge account/Best Buy				302.87
Retail Services PO Box 5893 Carol Stream, IL 60197-5893			Teverving charge account best buy				400.00
ACCOUNT NO. 405649021	-		revolving charge account				400.00
Shell Credit Card Center PO Box 6406 Sioux Falls, SD 57117-6406							224.00
ACCOUNT NO.			delinquent cell phone bill	\vdash	_	H	321.00
Sprint Customer Service PO Box 8077 London, KY 40742-8077			asimquent con priorio om				
						Ц	735.00
Sheet no. <u>5</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the			9)	\$ 5,341.87
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	als atis	o o	n al	\$

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Document

Page 17 of 42

Desc Main

IN RE Doole, David

©1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No. 1:12-bk-11956 (If known)

Summary of Certain Liabilities and Related Data.) | \$ 420,086.60

		(Continuation Succes				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	\vdash		equipment leasing	H		Н	
T& W Leasing C/O Fonva Loan PO Box 30028 Salt Lake City, UT 84130			oquipmont isasing				500.00
ACCOUNT NO.	╁		collection account	H		H	300.00
TBF Financial, Llc 520 Lake Cook Rd Ste 510 Deerfield, IL 60015-4900							
							22,668.80
ACCOUNT NO. Van Ro Credit Corp 150 S Sunny Slope Rd Ste 108 Brookfield, WI 53005-6461			collection account				600.00
ACCOUNT NO.			collection account				000.00
Worldwide Asset Purchasing PO Box 672047 Marietta, GA 30006-0035							3,029.40
ACCOUNT NO.							
ACCOUNT NO.	_						
ACCOUNT NO							
ACCOUNT NO.							
Sheet no6 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of th		age	;)	\$ 26,798.20
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St	als	Γota o o tica	n	400 000 00

 $\underset{B6G \; (Official \; Form \; 6G)}{Case} \; 12\text{-}11956\text{-}DWH$

Filed 07/05/12 Entered 07/05/12 19:04:09 Doc 12 Document

Page 18 of 42

Desc Main

(If known)

IN RE Doole, David

Debtor(s)

Case No. <u>1:12-bk-11956</u>

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERES' STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
RS-Rentelco O Box 619260 Pallas, TX 75261-9260	Rental Agreement 1480567
RS-Rentelco O Box 619260 Pallas, TX 75261-9260	Rental Agreement 1486523 -

 $\underset{B6H \; (Official \; Form \; 6H)}{Case} \; 12\text{-}11956\text{-}DWH$

Filed 07/05/12 Entered 07/05/12 19:04:09 Doc 12 Document

Page 19 of 42

Desc Main

IN RE Doole, David

Debtor(s)

Case No. 1:12-bk-11956 (If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Filed 07/05/12 Entered 07/05/12 19:04:09 Doc 12 Document

Page 20 of 42

DEPENDENTS OF DEBTOR AND SPOUSE

Desc Main

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

IN RE Doole, David

Debtor's Marital Status

Debtor(s)

Case No. <u>1:12-bk-11956</u> (If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Married	RELATIONSHIP(S): Granddaughter Son-Unemployed				AGE(S) 4 30):
EMPLOYMENT:	DEBTOR		S	SPOUSE		
Occupation Name of Employer How long employed Address of Employer Self Emplo 2 months	3 yr 605	ddle House ears 58 Highway 3 ve Branch, M		4-3007		
INCOME: (Estimate of average	e or projected monthly income at time case filed)			DEBTOR		SPOUSE
	salary, and commissions (prorate if not paid mon	ıthly)	\$		\$	864.03
2. Estimated monthly overtime			\$		\$	
3. SUBTOTAL			\$	0.00	\$	864.03
4. LESS PAYROLL DEDUCTION						
a. Payroll taxes and Social Sec	curity		\$		\$	92.22
b. Insurance			\$		\$	
c. Union dues			\$		\$	
d. Other (specify)			\$		\$	
5. SUBTOTAL OF PAYROLI	DEDUCTIONS		\$	0.00	<u>\$</u>	92.22
6. TOTAL NET MONTHLY			\$	0.00	\$	771.81
7 Regular income from operation	on of business or profession or farm (attach detaile	ed statement)	\$		\$	3,833.00
8. Income from real property	on or business or profession of farm (attach details	od statement)	\$		\$ ——	0,000.00
9. Interest and dividends			\$		\$	
	pport payments payable to the debtor for the debto	or's use or				
that of dependents listed above			\$		\$	
11. Social Security or other gove						
(Specify)			\$		\$ —	
12. Pension or retirement income	0		\$		⁶ —	
13. Other monthly income	e		Φ		э	
(Specify)			\$		\$	
(-1 · -) /			\$		\$	
			\$		\$	
14. SUBTOTAL OF LINES 7	THROUGH 13		\$		\$	3,833.00
15. AVERAGE MONTHLY II	NCOME (Add amounts shown on lines 6 and 14)	1	\$	0.00	\$	4,604.81
16. COMBINED AVERAGE If there is only one debtor repeat	MONTHLY INCOME: (Combine column totals total reported on line 15)	from line 15;		\$	4,604	.81

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

Debtor(s)

Case 12-11956-DWH Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document Page 21 of 42

IN RE Doole, David

©1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case No. <u>1:12-bk-11956</u>

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	377.66
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No No		
a. Electricity and heating fuel	\$	350.00
b. Water and sewer	\$ ——	330.00
c. Telephone	\$ ——	35.00
d. Other See Schedule Attached	\$ ——	112.50
<u> </u>	\$	
3. Home maintenance (repairs and upkeep)	\$	25.00
4. Food	\$	400.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	525.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	\$	110.00
b. Life	\$ ——	110.00
c. Health	ς —	
d. Auto	\$ ——	239.75
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property Taxes	\$	200.00
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	1,071.71
b. Other Spouse's Chapter 13 (12-11957) Payment	\$	686.18
14 Alimana maintanana and amanat maid to athem	— \$ —	
14. Alimony, maintenance, and support paid to others15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ —— \$	
17. Other	\$ ——	
17. Other	— \$ —	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	4,582.80
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	this docu	ment:
none		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,604.81
b. Average monthly expenses from Line 18 above	\$	4,582.80
c. Monthly net income (a. minus b.)	\$	22.01

Case 12-11956-DWH Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document Page 22 of 42 Case No. <u>1:12-bk-11956</u> IN RE Doole, David Debtor(s)

> SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Continuation Sheet - Page 1 of 1**

Other Utilities (DEBTOR) **Garbage Pickup**

12.50 Cable Television 60.00

Pet Expense 40.00 IN RE Doole, David

©1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms

Debtor(s)

Case No. 1:12-bk-11956

(If known)

(Print or type name of individual signing on behalf of debtor)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **July 5, 2012** Signature: /s/ David Doole Debtor **David Doole** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. _ Signature: _

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 12-11956-DWH Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main

Document Page 24 of 42 United States Bankruptcy Court Northern District of Mississippi

	_		
Doole, David Debtor(s)		Case No. <u>1:12-bk-11956</u>	
		Chapter 7	
	BUSINESS INCOME AND EXPENS	ES	
FINA operat	NCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDion.)	E information direc	etly related to the business
PART	Γ A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:		
1. (Gross Income For 12 Months Prior to Filing:	\$	
PART	B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:		
2. (Gross Monthly Income:		\$ 3,833.00
PART	C - ESTIMATED FUTURE MONTHLY EXPENSES:		
4. 1 5. 1 6. 7 7. 6 8. 1 10. 1 11. 1 12. 6 13. 1 14. 7 15. 7 16. 1 17. 1 18. 1 19. 1 20. 1	Net Employee Payroll (Other Than Debtor) Payroll Taxes Unemployment Taxes Worker's Compensation Other Taxes Inventory Purchases (Including raw materials) Purchase of Feed/Fertilizer/Seed/Spray Rent (Other than debtor's principal residence) Utilities Office Expenses and Supplies Repairs and Maintenance Vehicle Expenses Travel and Entertainment Equipment Rental and Leases Legal/Accounting/Other Professional Fees Insurance Employee Benefits (e.g., pension, medical, etc.) Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$	
21. (Other (Specify):	\$	
22.	Total Monthly Expenses (Add items 3-21)		\$

PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME

©1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2)

3,833.00

B201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Page 2

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

 $\underset{B201B\ (Form\ 201B)}{\text{Case}}\,\underset{(12709)}{\text{12-11956-DWH}}$

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Page 27 of 42 Document

Desc Main

United States Bankruptcy Court Northern District of Mississippi

IN RE:		Case No. 1:12-bk-11956
Doole, David		Chapter 7
	Debtor(s)	•

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE		
Certificate of [Non-Attorney] Bankruptcy Petition Prep	arer
I, the [non-attorney] bankruptcy petition preparer signing the debt notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby certify that	I delivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	petitic the Sc princi	I Security number (If the bankruptcy on preparer is not an individual, state ocial Security number of the officer, pal, responsible person, or partner of ankruptcy petition preparer.)
x		nired by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, repartner whose Social Security number is provided above.	sponsible person, or	
Certificate	of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read the	e attached notice, as required by	§ 342(b) of the Bankruptcy Code.
Doole, David	X /s/ David Doole	7/05/2012
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known) <u>1:12-bk-11956</u>	_ X	
	Signature of Joint Debtor	(if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

 $\underset{B7 \; (Official \; Form \; 7) \; (04/10)}{\text{Case} \; 12-11956-\text{DWH}}$

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document Page 28 of 42

United States Bankruptcy Court Northern District of Mississippi

IN RE:		Case No. 1:12-bk-11956
Doole, David		Chapter 7
	Debtor(s)	-

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 0.00 2012 ytd debtor \$22,800 spouse \$5200 0.00 2011 debtor \$53500 spouse \$28630 0.00 2010 debtor \$53085 spouse \$22346

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Case 12-11956-DWH Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document Page 30 of 42

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF PAYEE Karen B. Schneller
Post Office Box 417

5/14/2012

2,100.00

Post Office Box 417 Holly Springs, MS 38635

Credability 5/17/12 50.00

270 Peachtree St NW Atlanta, GA 30303-1283

United States Bankruptcy Court NDMS 5/17/12 306.00

703 Highway 145 N

Aberdeen, MS 39730-9569

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Bank Of America PO Box 25118 Tampa, FL 33622-5118 TYPE AND NUMBER OF ACCOUNT AMOUNT AND DATE OF SALE AND AMOUNT OF FINAL BALANCE OR CLOSING business checking/4440131175456

12. Safe deposit boxes

None I:-4 ---1----

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

@1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER **INDIVIDUAL** TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN

XXX-XX-3572

NAME **Fiberlink** **ADDRESS** 152 Moore Xing S Byhalia, MS 38611-6953 NATURE OF BUSINESS **Fiberlink**

BEGINNING AND ENDING DATES

2008-2012

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

	Case 12-11956-DWH Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document Page 32 of 42
None	b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
David 152 N	E AND ADDRESS d Doole Moore Xing S Ilia, MS 38611-6953
None	d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of the case by the debtor.
20. In	ventories
None	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
21. C	urrent Partners, Officers, Directors and Shareholders
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

✓ or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls,

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

Case 12-11956-DWH Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document Page 33 of 42

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 5, 2012	Signature /s/ David Doole	
	of Debtor	David Doole
Date:	Signature of Joint Debtor (if any)	
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

B8 (Official Form 8) (12/08)

©1993-2011 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Case 12-11956-DWH Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document Page 34 of 42
United States Bankruptcy Court
Northern District of Mississippi

	Northern Distric	ct of Mississif	,pi
IN RE:			Case No. 1:12-bk-11956
Doole, David		Chapter 7	
Debtor(s)			•
CHAPTER 7 INDI	IVIDUAL DEBTO	R'S STATEM	IENT OF INTENTION
PART A – Debts secured by property of the esestate. Attach additional pages if necessary.)	state. (Part A must be	fully completed	for EACH debt which is secured by property of the
Property No. 1			
Creditor's Name: Ford Motor Credit Company, LLC		Describe Property Securing Debt: 2011 Ford F-150	
Property will be (check one): ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (check a. ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	t least one):	((for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as	exempt		
Property No. 2 (if necessary)			
Creditor's Name: Ford Motor Credit Company, LLC Describe Property Securing Debt: 2011 Ford Flex			
Property will be (check one): ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (check a. ☐ Redeem the property Reaffirm the debt Other. Explain	t least one):	((for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ✓ Not claimed as	exempt		
PART B – Personal property subject to unexpiradditional pages if necessary.)	red leases. (All three c	olumns of Part E	B must be completed for each unexpired lease. Attack
Property No. 1			
Lessor's Name: TRS-Rentelco	Describe Leased I Rental Agreemen		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ✓ Yes ☐ No
Property No. 2 (if necessary)			
Lessor's Name: TRS-Rentelco	Describe Leased I Rental Agreemen		Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ✓ Yes ☐ No
1 continuation sheets attached (if any)	-1		-1
personal property subject to an unexpired l		intention as to a	any property of my estate securing a debt and/or

Signature of Joint Debtor

Signature of Debtor

Case 12-11956-DWH Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main B8 (Official Form 8) (12/08) Document Page 35 of 42

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A – Continuation

Continuation sheet __1 of __1

Property No. 3			
Creditor's Name: Vanderbilt Mortgage And Finance		Describe Property Secur Mobile Home located at	ring Debt: 396 A Cooper Road, Byhalia, MS. M
Property will be (check one): ☐ Surrendered ✓ Retained			
If retaining the property, I intend to (check at ☐ Redeem the property ☑ Reaffirm the debt ☐ Other. Explain		(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as e	xempt		
Property No.			
Creditor's Name:		Describe Property Secur	ing Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as exempt	xempt		
Property No.			
Creditor's Name:		Describe Property Secur	ing Debt:
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as exempt			
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
	•		

Case 12-11956-DWH Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Desc Main Document Page 36 of 42 United States Bankruptcy Court Northern District of Mississippi

IN RE:		Case No. <u>1:12-bk-11956</u>
Doole, David		Chapter 7
	Debtor(s)	_
	VERIFICATION OF CREDITOR MATRI	X
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing creditors	is true to the best of my(our) knowledge.
Date: July 5, 2012	Signature: /s/ David Doole	
	David Doole	Debtor
Date:	Signature:	
		Joint Debtor, if any

American Express
PO Box 981535
El Paso, TX 79998-1535

Arrow Financial Services 21031 Network Pl Chicago, IL 60673-1210

Arrow Financial Services 5596 West Touchy Avenue Niles, IL 60714

B-Line, LLC Ms 500 PO Box 91121 Seattle, WA 98111-9221

Baker Rental And Leasing PO Box 25609 Richmond, VA 23260-5609

Bank Of America PO Box 15028 Wilmington, DE 19850-5028

Becket & Lee, LLP PO Box 3001 Malvern, PA 19355-0701

Capital One PO Box 30285 Salt Lake City, UT 84130-0285

Chase PO Box 15298 Wilmington, DE 19850-5298 Citi Cards PO Box 6500 Sioux Falls, SD 57117-6500

Citibank, N.A. PO Box 6191 Sioux Falls, SD 57117-6191

Cross Country Bank PO Box 310711 Boca Raton, FL 33431-0711

Ford Motor Credit Company, LLC PO Box 6275 Dearborn, MI 48121-6275

GE Money Bank Attn Bankruptcy Department PO Box 103104 Roswell, GA 30076-9104

Greenpoint Credit 10089 Willow Creek Rd San Diego, CA 92131-1697

Henry G. Hobbs, Jr. 501 E Court St Ste 6-430 Jackson, MS 39201

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 Internal Revenue Service Special Procedures Staff 100 W Capitol St Ste 504 Jackson, MS 39269-1605

Marshall County Chancery Clerk PO Box 219 Holly Springs, MS 38635-0219

Mississippi Department Of Revenue Bankruptcy Section PO Box 22808 Jackson, MS 39225-2808

National Asset Management PO Box 723367 Atlanta, GA 31139-0367

NCO Financial Systems PO Box 4275 Norcross, GA 30091-4275

Northland Group Inc PO Box 390846 Edina, MN 55439-0846

Office Of U.S. Attorney Internal Revenue Service 900 Jefferson Ave Oxford, MS 38655-3608

Plaza Associates JAF Station PO Box 2769 New York, NY 10116-2769 Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587

Retail Services PO Box 5893 Carol Stream, IL 60197-5893

Shell Credit Card Center PO Box 6406 Sioux Falls, SD 57117-6406

Sprint Customer Service PO Box 8077 London, KY 40742-8077

Stephen P. Livingston, Sr. Chapter 7 Trustee PO Box 729 New Albany, MS 38652-0729

T& W Leasing C/O Fonva Loan PO Box 30028 Salt Lake City, UT 84130

TBF Financial, Llc 520 Lake Cook Rd Ste 510 Deerfield, IL 60015-4900

TRS-Rentelco PO Box 619260 Dallas, TX 75261-9260 Van Ro Credit Corp 150 S Sunny Slope Rd Ste 108 Brookfield, WI 53005-6461

Vanderbilt Mortgage And Finance PO Box 9800 Maryville, TN 37802-9800

Worldwide Asset Purchasing PO Box 672047 Marietta, GA 30006-0035

Case 12-11956-DWH

July 5, 2012

Date

IN RE:

Doc 12 Filed 07/05/12 Entered 07/05/12 19:04:09 Document Page 42 of 42

Desc Main

Case No. 1:12-bk-11956

United States Bankruptcy Court

Northern District of Mississippi

Doole, David Chapter 7 Debtor(s) DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: 2,100.00 For legal services, I have agreed to accept\$ 2,100.00 Balance Due \$____ 0.00 The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; c. entation of the debtor in adversary proceedings and other contested bankruptey ma d. [Other provisions as needed] By agreement with the debtor(s), the above disclosed fee does not include the following services: Representation of the debtor in adversary proceedings and other contested bankruptcy matters. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

/s/ Karen B. Schneller

Holly Springs, MS 38635 (662) 252-3224 Fax: (662) 252-2858 karen.schneller@gmail.com

Karen B. Schneller 6558 Karen B. Schneller Post Office Box 417